



## Hindustan Oil Exploration Company Limited

'Lakshmi Chambers', 192, St. Mary's Road, Alwarpet, Chennai - 600 018. INDIA.

☎: 91 (044) 66229000 • Fax: 91 (044) 66229011 / 66229012

E-mail: [contact@hoec.com](mailto:contact@hoec.com) • Website: [www.hoec.com](http://www.hoec.com) CIN: L11100GJ1996PLC029880

August 23, 2025

By Online

<b>The Listing Department</b> <b>National Stock Exchange of India Ltd.,</b> "Exchange Plaza", Bandra Kurla Complex, Bandra (East), Mumbai – 400 051 Stock Code: HINDOILEXP	<b>The Corporate Relationship Department</b> <b>BSE Limited,</b> 1 <sup>st</sup> Floor, P. Jeejeebhoy Towers, Dalal Street, Mumbai – 400 001 Stock Code: 500186
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Dear Sir/Madam,

**Sub: Newspaper advertisements regarding Notice of 41<sup>st</sup> Annual General Meeting**

Please find enclosed copies of advertisements published in Business Line (English), Business Standard (English) and Loksatta (Gujarati), in terms of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 regarding Notice of 41<sup>st</sup> Annual General Meeting, Book Closure, Cut-off date and E-Voting information.

The above publications are also made available on the Company's website at <https://hoec.com/news-and-filings/>.

We request you to kindly take the same on records.

Yours Sincerely,

**For Hindustan Oil Exploration Company Limited**

**G. Josephin Daisy**  
**Company Secretary and Compliance officer**

Encl.: a/a

QUICKLY.

Yes Bank shareholders give nod to extend CEO's term



**Mumbai:** Shareholders of Yes Bank Ltd have approved the extension of tenure of Prashant Kumar as Managing Director & CEO for the period from October 6, 2025, till April 5, 2026. Kumar was appointed as MD & CEO of YBL following the bank's reconstruction in March 2020. He was re-appointed in October 2022 for a further period of three years. OUR BUREAU

Bhattacharyya is MPC ex-officio member

**Mumbai:** The Reserve Bank of India's Central Board of Directors has approved the nomination of Indranil Bhattacharyya, Executive Director, as an ex-officio member of the Monetary Policy Committee (MPC). The appointment comes as the current ex-officio member of the MPC and ED Rajiv Ranjan, will be retiring in September. OUR BUREAU

Defence start-up Flying Wedge bags \$30 m order



**Bengaluru:** Bengaluru-based defence tech start-up Flying Wedge Defence and Aerospace (FWDA) has received a \$30 million order from a South Asian nation, \$25 million of which is for its FWD 'Kaala Bhairav' autonomous combat aircraft. 'Kaala Bhairav' is designed, developed and manufactured entirely in India. OUR BUREAU

Centrum to sell stake in housing finance arm to Weaver Services

**Our Bureau**  
Mumbai

Centrum Capital has signed an agreement to divest its full stake in Centrum Housing Finance, its affordable housing arm, to Weaver Services, a new age housing finance company (HFC).

According to sources, the enterprise valuation of Centrum Housing stands around ₹800 crore.

Centrum Capital owns a little over 50 per cent in the housing finance arm and is expected to receive around ₹430 crore from the transaction.

Centrum group's associates and employees hold around 25 per cent stake in the HFC. Morgan Stanley, which holds 25 per cent in Centrum Housing, will retain its stake, sources said.

OFFICES AND SERVICES

As on June 30, Centrum Housing's assets under management stood at ₹1,640 crore. It has offices across 100 locations, servicing over 18,000 customers. It offers home loans, self-construction loans, home improvement loans and loans against property.

'We'll prove in 5-10 years that high-quality healthcare isn't a privilege of the rich'

**Aishwarya Kumar**  
Bengaluru

Narayana Health's Founder and Chairman Devi Shetty believes India will be the first country to decouple healthcare from wealth, delivering worldclass care irrespective of income.

With government-backed insurance models, digital platforms and AI-led tools, India is positioned to lead the Global South in affordable, scalable healthcare. "We'll prove in 5-10 years that high-quality healthcare

With gold prices soaring, RBI schedules premature redemption for 28 SGBs

**FIXED RATE.** Central bank has fixed ₹10,070 a unit for repurchase of sovereign gold bonds

**Suresh P Iyengar**  
Mumbai

Investors in sovereign gold bonds have more than doubled their investments as the yellow metal scaled new highs in the last few months.

The RBI has announced a schedule for premature redemption for 28 SGBs till March 26. These bonds were issued between May 2018 and March 2021. While SGBs are issued for eight years, they can be redeemed prematurely after five years from the date of issue.

For the latest repurchase of SGBs, RBI has fixed a price ₹10,070 a unit. Investors, who bought these bonds issued in September 2009 at ₹4,070 per gram, have gained



**EARLY EXIT.** Since April, the RBI has opened up premature redemption for 34 SGBs issued between Oct 2017 and Sept 2020

₹6,000 per unit or 147 per cent. This is excluding the 2.5 per cent annual interest.

**REDEMPTION PRICE**  
The redemption price will be calculated based on the

simple average closing price of gold of 999 purity, published by the India Bullion and Jewellers Association (IBJA) for the preceding three working days. SGB offers the dual bene-

fit of gold price appreciation and a fixed annual interest of 2.5 per cent paid semi-annually.

While most investors hold them till maturity to enjoy long-term tax-free gains, some prefer to redeem early to meet their liquidity needs. NS Ramaswamy, Head of Commodities, Ventura, said anecdotal evidence suggests that investors are not opting for premature redemption because they expect gold prices to firm up further, and it continues to yield an interest of 2.5 per cent.

**THREE BONDS**  
The RBI has scheduled three bonds for next month.

Since April, RBI has opened up premature redemption for 34 SGBs issued

between October 2017 and September 2020. Renisha Chainani, Head of Research, Augmont, said investors could look at buying SGBs in the secondary market, especially if they are at a discount to the current gold price.

Unlike ETFs or mutual funds, SGBs provide an additional annual interest of 2.5 per cent on the initial investment, in addition to capital appreciation related to gold prices, Ramaswamy said.

SGB holders who redeem their bonds at maturity (eight years) will also receive tax-free capital gains.

Overall, as a long-term risk-averse investor in SGBs, buying these gold bonds potentially at a discount in the secondary market would be a smart option, he added.

Hotels seek uniform 5% GST to ease compliance, cost burden for travellers

**Our Bureau**  
Mumbai

Hoteliers are seeking a uniform 5 per cent goods and services tax with input tax credit across the entire hospitality and tourism sector to ease compliance and reduce the cost burden for travellers. This demand was put forth in representations to Finance Minister Nirmala Sitharaman following the government's decision to simplify the tax structure.

Currently, hotel rooms priced up to ₹7,500 per day fall under the 12 per cent GST bracket, a threshold set 6-7 years ago. Those above ₹7,500 per day are charged 18 per cent.

The Hotel Association of India (HAI) has urged policy makers to review these slabs in line with inflation and raise the threshold to ₹15,000 as the tax rates directly influence affordability for travellers and the overall competitiveness of India as a tourist destination.

"The rate of 18 per cent for hotels is too prohibitive and increases hotel tariff to put India's competitiveness globally at risk," HAI President KB Kachru said on Friday.

**TOURIST INFLOWS**

The Federation of Hotel & Restaurant Associations of India (FHRAI) said countries such as Thailand, Indonesia, Vietnam, Sri Lanka,

The restaurants body said there is a need for uniformity and simplicity in GST to make India's tourism sector more accessible

Singapore and Malaysia operate under lower tax regimes, ranging between 6 and 10 per cent, which helps them attract significantly larger tourist inflows.

The FHRAI said there is a need for uniformity and simplicity in GST to make India's tourism sector more accessible and globally com-

petitive. The association recommended the introduction of a uniform GST rate of five per cent with input tax credit across all hospitality and tourism services.

**DOING AWAY**

It also called for doing away with the linking of GST on food and beverage services from hotel room tariffs, pointing out that the current linkage creates operational inefficiencies and revenue losses for hotels.

In addition, it requested that past GST payments be regularised on an "as is basis" to address demand notices arising from earlier ambiguities in the interpretation of tariff values and service classifications.

Avanse may delay IPO on US visa rules

**Bloomberg**

Avanse Financial Services Ltd, an Indian education financing provider backed by private equity firm Warburg Pincus, is considering delaying its initial public offering as demand for loans slow due to stricter US visa rules, according to people familiar with the matter.

The Mumbai-based company might wait for the overseas loan market to improve before resuming work on the potential share sale, the people said, asking not to be identified because the information is private. Deliberations are ongoing and no final decision has been made, the people said.

Avanse didn't respond to requests seeking comment.

South Indian Bank launches gold loan product

**Press Trust of India**  
New Delhi

Private sector lender South Indian Bank on Friday said it had launched a new gold loan product, SIB Gold Xpress, designed to offer customers quick and convenient access to credit.

With this scheme, borrowers can unlock up to 90 per cent of their gold's value, availing loans ranging from ₹25,000 to ₹25 lakh with a flexible tenure of up to three years, the bank said in a statement.

Targeted at MSMEs, non-MSMEs and small businesses, the product enables customers to fund business expansion, working capital needs or personal ventures with ease, it said, adding that the loan comes with zero hidden costs.

The eligibility process for SIB Gold Xpress is simple and hassle-free, and the whole end-to-end process can be completed digitally, allowing even new-to-credit customers to get loans through basic checks, it said.

Customers can pledge their jewellery with complete safety assurance and benefit from the South Indian Bank's pan-India network, it added.

Muthoot Microfin eyes gold loan co-lending tie-up with parent

**K Ram Kumar**  
Mumbai

Muthoot Microfin plans to enter into a co-lending tie-up for gold loans with its parent Muthoot Fincorp as part of its strategy to diversify its loan book.

The tie-up will entail Muthoot Microfin originating the loan from among its MFI customers and Muthoot Fincorp underwriting the loan and storing the yellow metal.

While Muthoot Microfin, a non-banking finance company-microfinance institution, will take 60 per cent exposure under the co-lending arrangement, the balance will be taken by its parent NBFC Muthoot Fincorp.

"After the RBI recently issued directions on co-lending arrangements, we are looking at a tie-up with our parent company, which is into gold finance... And we have around 8 lakh customers who have gold loan exposure outside. So, we will be offering them gold loans under the co-lending platform," said Sadaf Sayeed, CEO, Muthoot Microfin.

Referring to the RBI relaxing the qualifying assets criteria for NBFC-MFIs, Sayeed



Sadaf Sayeed, CEO, Muthoot Microfin

The tie-up will entail Muthoot Microfin originating the loan from among its MFI customers

loan, business loan, housing loan or mortgage or a gold loan.

**FOCUS AREAS**

"The focus of our company and also the industry is to cater to these customers, who are taking loans from other lenders. Why shouldn't they take it from the NBFC-MFI company itself? So, graduating these customers, who are borrowing in the group format, to an individual loan format is happening now," he said.

In this regard, Sayeed mentioned that his company had launched a micro-LAP (loan against property) and individual loans for micro and small enterprise financing.

"Our micro LAP product offers loans from ₹3 lakh to ₹7 lakh to customers who have properties to pledge. We have seen that almost 1.14 lakh of our customers have

mortgage or housing loans, which contribute ₹6,000 crore of AUM elsewhere. So we are looking at doing a balance transfer of the loans," the CEO said.

**LEVERAGING TECH**

"We are using GenAI technology for underwriting these loans. So, the field officer has a personal discussion in the local language with the customer, which is recorded. The voice recording is then converted into English text, and the text is converted into a credit appraisal memo," he added.

"So, in a matter of minutes, a credit appraisal memo is prepared and a centralised underwriting team looks at it. And of these customers, we are only targeting those having credit score of 730 and above," Sayeed said.

With the help of new, non-microfinance loan products, Muthoot Microfin, in the long run, plans to change the composition of its loan mix from the current 94 per cent unsecured and 6 per cent secured loans (in its assets under management of ₹12,253 crore as at June-end 2025) to 70 per cent unsecured and 30 per cent secured loans.

isn't a privilege of the rich," he told *businessline*.

The company has expanded its tech arm, Athma, with the launch of AIRA, an AI-powered solution that maintains digital and scanned health records to generate clinical timelines and smart tags, ensuring no critical data is missed during treatment.

Athma also includes Aadi, a digital assistant for doctors that delivers live updates (such as lab or scan results) on mobile devices and Namah, a tool designed specifically to support nursing staff.

Narayana has also ventured into the insurance segment with the launch of ADITI, offering coverage of up to ₹1 crore for surgeries and ₹5 lakh for medical management. This was followed by a second product, Arya, aimed at bridging critical gaps in the Indian health insurance sector.

By expanding into both technology and insurance, Narayana Health is positioning itself as a full-stack healthcare player.

According to Shetty, when a hospital enters the insurance space, its priorities shift, from profiting off ill-

If people are healthy you save money. If they are unwell, you do everything to ensure they don't fall sick

**DEVI SHETTY,**  
Founder & Chairman, Narayana Health

ness to promoting wellness. "The day you become a health insurance company, your interest changes. If people are healthy, you save money. If they are unwell, you do everything possible to



ensure they don't fall sick," he said.

"That's what the customer wants, and that's what the provider wants, so their interests become aligned."

These digital and AI tools

are not exclusive to Narayana. "These platforms should be available to any hospital on the planet," Shetty emphasised. "They can pay us whatever they can. If they can't afford it, we are giving it for free."

**AFFORDABLE TOOLS**

He added, "We are not a software company. That's exactly why we can build affordable tools for everyone."

Hospitals using Narayana's software include Narayana Health, Sri Satya Sai, King's College Hospital London, and ClearMedi Healthcare, among others.

Financial services among the most AI-applicable sectors: Acuity COO

**Sanjana B**  
Bengaluru



Jon O'Donnell, Chief Operating Officer, Acuity Knowledge Partners

With financial services among the most AI-applicable sectors, banks are rapidly embracing technology to sharpen valuations, lending decisions and research. According to Jon O'Donnell, Chief Operating Officer at Acuity Knowledge Partners, a recent survey found that 95 per cent of lenders have already deployed AI, with many moving beyond RPA's limited automation to advanced platforms that cut workloads by over 50 per cent while freeing staff for higher-value tasks.

"Banks view cloud as an enabling technology, allowing applications to be accessed from anywhere and delivering economies of scale. Robotic Process Automation (RPA) automates certain workloads but can only handle parts of processes, limiting its overall impact. AI, on the other hand, offers a broader range of high-value use cases," he explained.

Acuity is a service provider in the financial services space, working with banks, asset managers, and private markets firms globally.

**FINANCIAL SERVICES**

He added that financial services is one of the most AI-applicable sectors because it's knowledge-driven. The potential impact is significant, with improved valuations or better lending decisions having massive financial consequences.

Over the past few years,

the company has evolved from being a purely people-led service provider to a people-plus-technology business, building AI solutions to complement its domain expertise. For Acuity, developing AI solutions for banking is highly economical because it can deploy them across its 650 clients.

O'Donnell said automation had reduced workloads by over 50 per cent while keeping humans in the loop for higher-value decision-making. This shifts staff focus from repetitive tasks to more insightful work. In banking, its AI platform supports company research, valuations, benchmarking for acquisitions, target account comparisons and credit reviews. "Many institutions are running multiple POCs, but only a portion reaches scale. We've had significant success helping clients scale AI solutions."

"In areas harder to automate, we achieve over 20 per cent automation; in repeatable workflows, we reach up to 70 per cent. This creates strong business cases," O'Donnell noted.

**TATA POWER**  
(Corporate Contracts Department)  
The Tata Power Company Limited, Smart Center of Procurement Excellence, 2<sup>nd</sup> Floor, Sahar Receiving Station, Near Hotel Leela, Sahar Airport Road (Andheri E), Mumbai 400 059, Maharashtra, India  
(Board Line: 022-67173917) CIN: L28920MH1919PLC000567

**NOTICE INVITING TENDER (NIT)**

The Tata Power Company Limited invites tender from eligible vendors for the following tender package (Two-Part Bidding) in Mumbai.

- 1) Outline Agreement of 2 Yrs of Services for Construction of Tower Foundations (Open / Micro Pile & Pile) for 220 kv Kalwa Kalyan Line project in Mumbai (Package Reference CC25AA060).
- Lot A** - Services for Construction of Tower Foundations - Open / Raft foundation.
- Lot B** - Services for Construction of Tower Foundations - Micro Pile & Pile foundation.

For detailed NIT, please visit Tender section on website <https://www.tatapower.com>. Interested bidder to submit Tender Fee and Authorization Letter by 1500 Hrs. Monday, 1 September 2025. Also, all future Corrigendum's / Addendum's (if any), to the above tenders will be informed on website <https://www.tatapower.com> only.

**HOEC HINDUSTAN OIL EXPLORATION COMPANY LIMITED**  
(CIN: L11100GJ1996PLC029800)  
Registered Office: 'HOEC House', Tandajia Road, Vadodara - 390 020, Gujarat, India  
Corporate Office: 'Lakshmi Chambers', 192, St. Mary's Road, Alwarpet, Chennai - 600 018, Tamil Nadu, India. Phone: 044-66229000, Fax: 044-66229011/12  
E-mail: hoecshare@hoec.com, Website: www.hoec.com

**NOTICE OF 41<sup>ST</sup> ANNUAL GENERAL MEETING, BOOK CLOSURE, CUT-OFF DATE & E-VOTING INFORMATION**

NOTICE is hereby given that the 41<sup>st</sup> Annual General Meeting (AGM) of the Company will be held on **Monday, the 15<sup>th</sup> day of September 2025 at 10:30 a.m.** through Video Conferencing (VC) / Other Audio-Visual Means (OAVM), to transact the business as set out in the Notice of AGM.

In compliance with circulars issued the Ministry of Corporate Affairs (MCA) and the Securities and Exchange Board of India (SEBI) the latest being General Circular 09/2024 dated September 19, 2024 issued by MCA and SEBI/HO/CFD/PoD-2/P/CR/2024/133 dated October 3, 2024 issued by SEBI (hereinafter collectively referred to as "the Circulars"), relevant provisions of the Companies Act, 2013 ("the Act") and the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, ("SEBI Listing Regulations") the AGM of the Company is being held through VC or OAVM, subject to compliance of various conditions mentioned therein.

The Notice of AGM along with the Annual Report of FY 2024-25 have been sent through electronic mode to all Members whose e-mail IDs are registered with the Company / Depository. A letter providing the web-link and exact path where complete details of the Annual Report of FY 2024-25 is available has been sent to the Members who have not registered their e-mail IDs. These documents are also available on the Company's website www.hoec.com, websites of the Stock Exchanges i.e. BSE Limited and National Stock Exchange of India Limited at www.bseindia.com and www.nseindia.com respectively, and on the website of Central Depository Services (India) Limited (CDSL) at [www.evotingindia.com](http://www.evotingindia.com). The dispatch of Notice of AGM through e-mail has been completed on August 22, 2025.

Pursuant to Section 91 of the Act and the Rules made thereunder and Regulation 42 of the SEBI Listing Regulations, 2015, the Register of Members and Share Transfer Books of the Company shall remain closed from Tuesday, September 09, 2025 to Monday, September 15, 2025 (both days inclusive) for the purpose of AGM.

Members holding shares either in physical or dematerialized form as on September 08, 2025 (Cut-off date) may cast their votes electronically on the business as set out in the AGM Notice through the e-voting platform of CDSL.

**Members are hereby informed that:**


- i) The business as set out in the AGM notice may be transacted through remote e-voting or e-voting system at the AGM.
- ii) **The remote e-voting shall commence on Wednesday, September 10, 2025 at 9:00 a.m. and end on Sunday, September 14, 2025 at 5:00 p.m.**
- iii) The remote e-voting module shall be disabled by CDSL beyond 5:00 p.m. on Sunday, September 14, 2025.
- iv) Those Members, who shall be present in the AGM through VC/OAVM facility and have not cast their vote on the Resolutions through remote e-voting and are otherwise not barred from doing so, shall be eligible to vote through e-voting system available during the AGM.
- v) Members who have voted through remote e-voting may also attend the AGM through VC/OAVM but shall not be eligible to cast their votes again.
- vi) Once the vote on a resolution is cast by a Member, he/she shall not be allowed to change it subsequently.
- vii) Any person, who becomes Member of the Company after dispatch of the Notice of AGM and holding shares as of the Cut-off date i.e., **September 08, 2025**, may obtain User ID & Password for e-voting by sending an e-mail intimating DP ID & Client ID / Folio No. at [vadodara@in.mfms.mfuy.com](mailto:vadodara@in.mfms.mfuy.com). However, if he/she is already registered with CDSL for remote e-voting then he/she can use his/her existing User ID & Password for casting votes.

The detailed procedure / instructions for e-voting, registration of email ID and participation in AGM through VC/OAVM are contained in the Notice of AGM.

All grievances connected with the facility for voting by electronic means may be addressed to Mr. Rakesh Dalvi, Sr. Manager, (CDSL) Central Depository Services (India) Limited, A Wing, 25<sup>th</sup> Floor, Marathon Futurex, Marfatil Mill Compounds, N M Joshi Marg, Lower Parel (East), Mumbai - 400013 or send an email to [helpdesk.evoting@cdslindia.com](mailto:helpdesk.evoting@cdslindia.com) or call toll free no. 1800 21 09911.

By order of the Board of Directors  
For **HINDUSTAN OIL EXPLORATION COMPANY LIMITED**  
S/-  
**G. Josephin Daisy**  
Company Secretary

Place : Chennai, Tamil Nadu  
Date : August 22, 2025

**यूनियन बैंक**  **Union Bank of India**  
A Government of India Undertaking

Junagadh Branch : Jayshri Talkies Road, Kotecha Comm. Centre, Sardar Patel Bhavan, Junagadh - 362 001

**NOTICE TO THE BORROWER INFORMING ABOUT SALE (30 DAYS NOTICE) RULE 6(2) / 8(6) OF SECURITY INTEREST (ENFORCEMENT) RULES 2002**

To,  
1. **The Borrowers :**  
**M/s Rajmani Sea Foods through its Proprietor Mr. Gaurav Dineshbhai Bhadreacha Mr. Gaurav Dineshbhai Bhadreacha**  
Both Add. : Muktpur Road, Bandar Mangrol, Junagadh - 362 225  
**Mr. Hirabhai Kanjibhai Chamudiya**  
"Shri Chamunda Krupa", Near Ram Mandir, Bandar Mangrol, Muktpur, Junagadh - 362 225  
Sir / Madam,  
Sub : Sale of Property belonging to Mr. Hirabhai Kanjibhai Chamudiya for realization of amount due to Bank under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002

Union Bank of India, Junagadh Branch, Jayshri Talkies Road, Kotecha Comm. Centre, Sardar Patel Bhavan, Junagadh - 362 001 the secured creditor, caused a Demand Notice Dated **07.06.2024** under Section 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, calling upon you to pay the dues within the time stipulated therein. Since you failed to comply the said notice within the period stipulated, the Authorised Officer, has taken Possession of the secured assets under Section 13(4) of the Act read with Rule 6/8 of Security Interest (Enforcement) Rules, 2002 on **21.02.2025**.


Even after taking possession of the secured assets, you have not paid the amount due to bank. As such, it has become necessary to sell the below mentioned property by holding public e-auction after 30 days from the date of receipt of this notice through online mode. The date and time of e-auction along with the Reserve Price of the property and the details of the service provider, in which the e-auction to be conducted, shall be informed to you separately.

Therefore, if you pay the amount due to the bank along with subsequent interest, costs, charges and expenses incurred by bank before the date of publication of sale notice, no further action shall be taken for sale of the property and you can redeem your property as stipulated in Sec. 13(8) of the Act.

**DESCRIPTION OF SECURED ASSET**

Immovable Property Residential Land Sq. Mts. 100-00 of Plot No. 243, "Shri Chamunda Krupa" of Old Revenue Survey No. 108, New Survey No. 1654 of Mangrol, situated at Mangrol, N. Kharavadi, Bandar Road, City Mangrol, Tal. Veraval, Dist. Gir Somnath, Junagadh, Gujarat. Boundaries : North : Plot No. 244, South : Plot No. 242, East : Plot No. 230, West : Road

Date : 08.08.2025, Place : Junagadh Sd/- Authorised Officer, Union Bank of India

**बैंक ऑफ बड़ोदा**  **Bank of Baroda**

Adarsh Society Branch: Panchwati Apartment-2, Nr. Adarsh Soc., Surat 395001 Phone: (0261) 2696062, 7966296009, E-Mail: savsur@bankofbaroda.com


**NOTICE TO GUARANTOR (UNDER SUB-SECTION (2) OF SECTION 13 OF THE SARFAESI ACT, 2002)**

**MR. CHETAN AMRUTLAL PATEL**  
Plot No-80, Balaji Banglow Kharwasra Road, Dindoli Surat-394210.

Dear Sir/Madam  
Re: Your guarantee for credit facilities granted to Mr. ANILKUMAR RAMANBHAI PATEL & Mrs. ANKITA ANILKUMAR PATEL against Term Loan A/C No. 26470600007446 & 26470600007448.

1. As you are aware, you have a guarantee dated 13.05.2025 guaranteed payment on demand of all moneys and discharge all obligations and liabilities then or at any time thereafter owing or incurred to or by Mr. ANILKUMAR RAMANBHAI PATEL & Mrs. ANKITA ANILKUMAR PATEL against Term Loan A/C No. 26470600007446 & 26470600007448, for aggregate credit limits of Rs.10,95,000/-more particularly set out in the said guarantee document. To secure the guarantee obligation you have also provided following securities to us: Nil. 2. We have to inform you that the borrower has committed defaults in payment of his liabilities and consequently this account has been classified as non-performing asset. A copy of the notice dated 22.05.2025 Under section 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 sent by us to the borrower is enclosed. Since the borrower has committed defaults, in terms of the guarantee you have become liable to pay to us the outstanding amount of loan/credit facilities aggregating Rs. 10,72,494.11 (Rupees Ten Lakhs Seventy Two Thousand Four Hundred Ninety Four And Paise Eleven Only) including unapplied interest of Rs.4,738.11 + unsecured interest of Rs.24,114.64 + compounding interest of Rs.190.00) Further Interest and Other Charges thereon and we hereby invoke the guarantee and call upon you to pay the said amount within 60 days from the date of this notice. Please note that interest will continue to accrue at the rates specified in para 1 of the notice dated 22.05.2025 served on the borrower (copy enclosed). 3. We further wish to inform you that in regard to the security provided by you to secure your guarantee obligations for the due repayment of the loans and advances by the borrower, this notice of 60 days may please be treated as notice under sub-section (2) of section 13 of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002. We further give you notice that failing payment of the above amount with interest up to the date of payment, we shall be at liberty to exercise all or any of the rights under sub-section (4) of section 13 of the said Act, which please note. 4. We invite your attention to sub-section (13) of section 13 of the said Act in terms of which you are barred from transferring any of the secured assets referred to in para 1 above by way of sale, lease or otherwise (other than in the ordinary course of business), without obtaining our prior written consent. We may add that non-compliance with the above provision contained in section 13(13) of the said Act, is an offence punishable under section 29 of the Act. 5. We further invite your attention to sub-section (8) of section 13 of the said Act in terms of which you may redeem the secured assets, if the amount of dues together with all costs, charges and expenses incurred by the Bank is tendered by you, at any time before the date of publication of notice for public auction/inviting quotations/tender/private treaty. Please note that after publication of the notice as above, your right to redeem the secured assets will not be available. 6. Please note that this demand notice is without prejudice to and shall not be construed as waiver of any other rights or remedies which we may have, including without limitation, in the right to make further demands in respect of sums owing to us.

Date : 22.05.2025 | Place : Surat Authorized Officer, Bank of Baroda, Adarsh Society Branch

**बैंक ऑफ बड़ोदा**  **Bank of Baroda**

BANK OF BARODA - ATLADRA BRANCH  
Ground Floor, Apex the Landmark,  
Atladra Sun Pharma Road, Vadodra-390012.  
Ph. 2681315. Email: atlada@bankofbaroda.com

**APPENDIX IV [See Rule 8 (11) POSSESSION NOTICE (For Immovable Property)]**

Whereas, The undersigned being the Authorised Officer of Bank of Baroda, under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred upon me under section 13 (12) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, issued a Demand Notice dated 27.07.2023 calling upon the Borrowers/ Guarantors/Mortgager Mr. Kapil Kumar Pradip Bhai Pandya and Mr. Pradeep Maflatil Pandya to repay the amount mentioned in the notice being Rs. 9,93,586.24 (Rupees Nine Lakh Ninety Three Thousand Five Hundred Eighty Six and Paise Twenty Four Only) as on 25.05.2022 with further interest and expenses within 60 days from the date of notice/date of receipt of the said notice. The Borrowers/Guarantors/Mortgagors having failed to repay the amount, notice is hereby given to the Borrowers/Guarantors/Mortgagors and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on me under Section 13(4) of the said Act read with Rule 8 of the said rules on this 17th day of August the year 2025. The Borrowers/Guarantors/Mortgagors in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the Bank of Baroda, for an amount of Rs. 9,93,586.24 (Rupees Nine Lakh Ninety Three Thousand Five Hundred Eighty Six and Paise Twenty Four Only) as on 25.05.2022 and interest plus other charges thereon. The Borrower's attention is invited to provision of sub-section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets

**DESCRIPTION OF IMMOVABLE PROPERTY**

An immovable residential property being 4th floor, Flat No. 410, having incomplete built up area 500.00 Sq. Feet and proportionate undivided land area 19.65 Sq Meter situated in a scheme lited as SHREEJI FLATS, being organized on land C.S. No. 1563 to 1568, 1588, 1589 and City Survey No. 1569, total area 786 Sq.Meter of Mouje Village Vadras, in the registration District Vadodara, Sub District Vadodara. Bounded of the property: East: Common Passage, West: Marginal Space, North: Flat No. 409, South: Marginal Space.

Date: 17.08.2025 Sd/- Authorized Officer, Bank of Baroda, Vadodra

**PUBLIC NOTICE**

It is hereby informed to the Public through this Notice that Property Being Office No. 1009, on 10th Floor, Having Carpet Area Adm. 54.71 Sq. Mtrs. (58.08 Sq. Mtrs. Built-Up Area) And Undivided Proportionate Share Adm. 14.37 Sq. Mtrs. in the Project / scheme land; in the scheme known as "Colonnade-II", Constructed on Non-Agricultural Land Bearing Sub Plot No. 225/C of P.P. No. 225 of T.P.S. No. 50, Survey No. 190 of Mouje: Bodakdev, Taluka: Ghatlodaya in the Registration District Ahmedabad and Sub District at Ahmedabad - 3 (Memnagar), at present owned and possessed by the said Previous Owner and which are misplaced and not available with the said Previous Owner and which are misplaced and/or Lost through an Oversight and/or Mistake as informed by the Previous Owner and also declared by them that said Property is free from all encumbrances and titles of the said Property are clear, marketable and transferable, and Now they have demand the No Objection Regarding Said Property & Lost of Original Documents (As Mentioned Above), and in case anybody has any prior charge, lien or an interest of any nature in respect of the said property, should inform about such charge, lien or interest with sufficient Documentary evidence regarding the same to the Advocate, Mr. Devang Dave on his Office address at within 15 days from the date of this notice failing which it will be construed that Titles of the property in favour Present Owner is/are absolute clear and marketable and no party has any charge, lien, interest or any claim of whatsoever nature in the said property which please note.

Date: 23.08.2025, Place: Ahmedabad. Office - 512-514.

**J & D Law Associates** Milestone Building, Opp. T.V. Tower,  
Devang H. Dave - Advocate Drive In Cinema Road, Thalte,  
Jignesh Patel - Advocate Ahmedabad, (M) 9979399699

**RBZ JEWELLERS LIMITED**  
JEWELLERS LTD. BLOCK-D, MONDEAL RETAIL PARK, NEAR RAJPATH CLUB, S.G. HIGHWAY, BESIDE SSC MALL, AHMEDABAD-380054, GUJARAT, INDIA.  
Email: cs@rbzjewellers.com, investor@rbzjewellers.com Website: https://rbzjewellers.com

**NOTICE FOR ATTENTION OF SHAREHOLDERS OF THE COMPANY**

The Ministry of Corporate Affairs, Government of India ("MCA") has issued General Circular Nos. 9/2024 dated 19<sup>th</sup> September 2024 and Securities and Exchange Board of India vide its circular SEBI/HO/CFD/PoD-2/P/CI/R/2024/133 dated 3<sup>rd</sup> October 2024 ("SEBI Circular"), permitted the companies to hold their Annual General Meeting ("AGM") through Video Conferencing/Other Audio Visual Means ("VC/OAVM") for the Calendar Year 2025 without the physical presence of Members at a common venue.

In compliance with the provisions of the Companies Act, 2013 ("Act"), SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations") and MCA Circulars, the ensuing AGM of the Company will be held through VC / OAVM. The Registered Office of the Company shall be the deemed venue of the Meeting.

The Circulars have also allowed the Company to dispense with the requirement to dispatch the physical copies of Notice of the AGM and Annual Report. Accordingly, the same are being sent only in electronic mode to the Members, whose e-mail addresses are registered with the Registrar and Transfer Agents or with the Depository Participant(s). The Notice of the AGM also contains the instructions for casting the vote through remote e-Voting or e-Voting during the meeting. The Notice of the AGM and Annual Report will also be made available on the website of the Company at https://rbzjewellers.com, websites of stock exchanges i.e. BSE Limited at www.bseindia.com and National Stock Exchange of India Limited at www.nseindia.com and on the website of NSDL at www.evoting.nsdl.com.

Further, to update/register email addresses with company/Depository shareholders may follow the instructions mentioned below:

<b>*Physical Holding (For temporary update their e-mail address)</b>	Please provide Folio No., Name of shareholder, scanned copy of the share certificate (front and back), PAN (self-attested scanned copy of PAN card), AADHAR (self-attested scanned copy of Aadhar Card) by email to cs@rbzjewellers.com
<b>Demat Holding</b>	Contact your Depository Participant (DP) and register your e-mail address in your demat account as per the process communicated by your DP

\* There are no shareholders in the company holding shares in physical mode. This notice is issued for the information and benefit of the Members of the Company in compliance with the applicable circulars of MCA and SEBI.

By order of the Board  
For RBZ Jewellers Limited  
Sd/-  
Heli Garala - Company Secretary  
Membership No.: A49256

Place : Ahmedabad  
Date : 22.08.2025

**सेक्युरिटीज् अँड् एन्फोर्समेन्ट्**  
**सेक्युरिटीज् अँड् एन्फोर्समेन्ट्**  
**Central Bank of India**  
"CENTRAL TO YOU SINCE 1911"

**BRANCH OFFICE : JORAVARNAGAR, SURENDRANAGAR**

**POSSESSION NOTICE (For Immovable Property) [Rule-8(1)]**

Whereas, The undersigned being the Authorized Officer of the Central Bank of India, Joravarnagar under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002) and in exercise of powers conferred under Section 13(12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a Demand Notice Dated 21.04.2025 (Which was published on 09.08.2025) calling upon the Borrowers / Mortgagors / Partners / Guarantors Mr. Ajitshin Prahladsinh Zala & Mrs. Varshaba Ajitshin Zala to repay the amount mentioned in the notice being Rs. 14,68,350/- (Rupees Fourteen Lacs Sixty Eight Thousand Three Hundred Fifty Only) within 60 days from the date of receipt of the said notice.

The Borrower having failed to repay the amount, notice is hereby given to the Borrowers / Guarantors and the Public in general that the undersigned has taken Possession of the property described herein below in exercise of powers conferred on him/her under Sub-Section 4 of the Section 13 of the Act read with rule 8 of the Security Interest (Enforcement) Rules, 2002 on this 21th Day of August of the year 2025.

The Borrowers / Guarantors in particular and the Public in general is hereby cautioned not to deal with the Movable / Immovable Assets / Property and any dealings with the property/ies will be subject to the charge of the Central Bank of India, Joravarnagar Branch for an amount Rs. 14,68,350/- (Rupees Fourteen Lacs Sixty Eight Thousand Three Hundred Fifty Only) is due to us as on 21.04.2025 and interest thereon. (Amount deposited after issuing of Demand Notice / Section 13(2) has given effect).

The Borrower's attention is invited to provisions of sub-section (8) of Section 13 of the Act, in respect of time available, to redeem the secured assets.

**DESCRIPTION OF THE IMMOVABLE PROPERTY**

Description of the Secured Assets : Movable / Immovable Property	Details of Mortgaged Deed / Document
Property in the name of Mr. Ajitshin Prahladsinh Zala & Mrs. Varshaba Ajitshin Zala City Survey No. 4257A/16p, Revenue Survey No. 158p/1/1, Plot No. 16, Avadh Residency, Ratanpur, 363 020, Dist. Surendranagar, Land Adm. about 59.25 Sq. Mtrs. i.e. 70.86 Sq. Yard, Built up Area : 950 Sq. Fts. Boundaries : North : Mtrs. 12.75 and Road of 6.00 Mtrs., South : Mtrs. 12.75 and remaining Open Land of this Plot. East : Mtrs. 5.00 and Property of Plot No. 13, West : Mtrs. 5.00 and Road of 6.00 Mtrs.	Mortgage Deed No. 1623 Dated 28.04.2016

Date : 21.08.2025, Place : Joravarnagar Sd/- Authorised Officer, Central Bank of India

**बैंक ऑफ बड़ोदा**  **Bank of Baroda**

Meeranagar Branch : Shop No.1-4, Silver City, Rajpilla Road, Ankleshwar-393001 Dist. Bharuch. Tel. No. : 90990 07492, Email: meeran@bankofbaroda.com

**NOTICE TO BORROWER (UNDER SUB-SECTION (2) OF SECTION 13 OF THE SARFAESI ACT, 2002)**

**MR. UDAYRAJ BAJINATH YADAV**  
Mrs. Vimala Udayraj Yadav  
Plot no 58, Krishna Villa, Village : Gadkholi, Ankleshwar, Dist Bharuch-393002

Subject: Notice under section 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, hereinafter called "The Act" A/c -49540600000294.

Dear Sir/Madam  
Re: Credit facilities with our Meeranagar Branch.

1. We refer to our letter no. Retail-00000069453 dated 22-03-2019 conveying sanction of various credit facilities and the terms of sanction. Pursuant to the above sanction you have availed and started utilising the credit facilities after providing security for the same, as hereinafter stated. The present outstanding in various loan/credit facility accounts and the security interests created for such liability are as under:

Nature & type of Facility	Limit	Rates of interest	O/s as on (Inclusive of interest up to 06.06.2025)	Security agreement with brief description of securities
Home Loan	Rs. 13.51, 435/-	9.40 %	8,92,256.28 + Unapplied interest + other charges	All that piece & parcel of N.A. land consisting Revenue survey No - 210/2, 211/2, 211/4 paiki made out in the scheme known as "KRISHNA VILLA" in which as per plan plot no - 35 & 36 and as per Site & revised plan approved by the Gram Panchayat plot No - 58 adm 47.00 sq. mtrs located and situated in the limit of village - Gadkholi, Ta - Ankleshwar, Dis - Bharuch (Gujarat) is owned and possessed by Vimla Udayraj Yadav & Udayraj Bajinath Yadav by the said property bounded as below : - EAST - PLOT No-57, WEST - Revenue Survey No's old plot No-37, NORTH - Society Internal Road, SOUTH - Revenue Survey No's old plot no - 38 & 39

The outstanding stated above include further drawings and interest up to Rs.8,92,256.28 + Unapplied interest + other charges.

2. As you are aware, you have committed defaults in payment of interest on above loans/outstandings and you have also defaulted in payment of instalments of term loan/demand loans which have fallen due for payment on 29.01.2020 and thereafter. 3. Consequently upon the defaults committed by you, your loan account has been classified as non-performing asset on 29/01/2024 in accordance with the Reserve Bank of India directives and guidelines. In spite of our repeated requests and demands you have not repaid the overdue loans including interest thereon. Having regard to your inability to meet your liabilities in respect of the credit facilities duly secured by various securities mentioned in para 1 above, and classification of your account as a non-performing asset, we hereby give you notice under sub-section (2) of section 13 of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, and call upon you to pay in full and discharge your liabilities to the Bank aggregating Rs. 8,92,256.28 + Unapplied interest + other charges (Rupees Nine Lakhs Seventy Seven Thousand One Hundred Ninety and Sixty Six Paise ), as stated in para 1 above, within 60 days from the date of this notice. We further give you notice that failing payment of the above amount with interest till the date of payment, we shall be free to exercise all or any of the rights under sub-section (4) of section 13 of the said Act, which please note. 4. Please note that, interest will continue to accrue at the rates specified in para 1 above for each credit facility until payment in full. 5. We invite your attention to sub-section 13 of Sec 13 of the said Act in terms of which you are barred from transferring any of the secured assets referred to in para 1 above by way of sale, lease or otherwise (other than in the ordinary course of business), without obtaining our prior written consent. We may add that non-compliance with the above provision contained in section 13(13) of the said Act, is an offence punishable under section 29 of the Act. 6. We further invite your attention to sub-section (8) of section 13 of the said Act in terms of which you may redeem the secured assets, if the amount of dues together with all costs, charges and expenses incurred by the Bank is tendered by you, at any time before the date of publication of notice for public auction/inviting quotations/tender/private treaty. Please note that after publication of the notice as above, your right to redeem the secured assets will not be available. 7. Please note that this demand notice is without prejudice to and shall not be construed as waiver of any other rights or remedies which we may have, including without limitation, the right to make further demands in respect of sums owing to us.

Date : 20.08.2025 | Place : Bharuch Chief Manager, Authorized Officer, Bank of Baroda

**HOEC HINDUSTAN OIL EXPLORATION COMPANY LIMITED**  
(CIN: L1100GJ1996PLC029880)  
Registered Office: "HOEC House", Tandalja Road, Vadodra - 390 020, Gujarat, India  
Corporate Office: "Lakshmi Chambers", 192, St. Mary's Road, Alwarpet, Chennai - 600 018, Tamil Nadu, India. Phone: 044-66229000, Fax: 044-66229011, 24  
E-mail: hoecshare@hoec.com, Website: www.hoec.com

**NOTICE OF 41<sup>st</sup> ANNUAL GENERAL MEETING, BOOK CLOSURE, CUT-OFF DATE & E-VOTING INFORMATION**

NOTICE is hereby given that the 41<sup>st</sup> Annual General Meeting (AGM) of the Company will be held on Monday, the 15<sup>th</sup> day of September 2025 at 10:30 a.m. through Video Conferencing (VC) / Other Audio-Visual Means (OAVM), to transact the business as set out in the Notice of AGM.

In compliance with circulars issued by the Ministry of Corporate Affairs (MCA) and the Securities and Exchange Board of India (SEBI) the latest being General Circular 09/2024 dated September 19, 2024 issued by MCA and SEBI/HO/CFD/CFD-PoD-2/P/CI/R/2024/133 dated October 3, 2024 issued by SEBI (hereinafter collectively referred to as "the Circulars"), relevant provisions of the Companies Act, 2013 ("the Act") and the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, ("SEBI Listing Regulations") the AGM of the Company is being held through VC or OAVM, subject to compliance of various conditions mentioned therein.

The Notice of AGM along with the Annual Report of FY 2024-25 have been sent through electronic mode to all Members whose e-mail IDs are registered with the Company/Depository. A letter providing the web-link and exact path where complete details of the Annual Report of FY 2024-25 is available has been sent to the Members who have not registered their e-mail IDs. These documents are also available on the Company's website www.hoec.com, websites of the Stock Exchanges i.e. BSE Limited and National Stock Exchange of India Limited at www.bseindia.com and www.nseindia.com respectively, and on the website of Central Depository Services (India) Limited (CDSL) at www.evotingindia.com. The dispatch of Notice of AGM through e-mail has been completed on August 22, 2025.

Pursuant to Section 91 of the Act and the Rules made thereunder and Regulation 42 of the SEBI Listing Regulations, 2015, the Register of Members and Share Transfer Books of the Company shall remain closed from Tuesday, September 09, 2025 to Monday, September 15, 2025 (both days inclusive) for the purpose of AGM.

Members holding shares either in physical or dematerialized form as on September 08, 2025 (Cut-off date) may cast their votes electronically on the business as set out in the AGM Notice through the e-voting platform of CDSL.

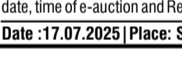
Members are hereby informed that:

- The business as set out in the AGM notice may be transacted through remote e-voting or e-voting system at the AGM.
- The remote e-voting shall commence on Wednesday, September 10, 2025 at 9:00 a.m. and end on Sunday, September 14, 2025 at 5:00 p.m.
- The remote e-voting module shall be disabled by CDSL beyond 5:00 p.m. on Sunday, September 14, 2025.
- Those Members, who shall be present in the AGM through VC/OAVM facility and have not cast their vote on the Resolutions through remote e-voting and are otherwise not barred from doing so, shall be eligible to vote through e-voting system available during the AGM.
- Members who have voted through remote e-voting may also attend the AGM through VC/OAVM but shall not be eligible to cast their votes again.
- Once the vote on a resolution is cast by a Member, he/she shall not be allowed to change it subsequently.
- Any person, who becomes Member of the Company after dispatch of the Notice of AGM and holding shares as of the Cut-off date i.e., September 08, 2025, may obtain User ID & Password for e-voting by sending an e-mail intimating DP ID & Client ID / Folio No. at vadodra@in.mps.mfug.com. However, if he/she is already registered with CDSL for remote e-voting then he/she can use his/her existing User ID & Password for casting votes.

The detailed procedure / instructions for e-voting, registration of email ID and participation in AGM through VC/OAVM are contained in the Notice of AGM.

All grievances connected with the facility for voting by electronic means may be addressed to Mr. Rakesh Dalvi, Sr. Manager, (CDSL) Central Depository Services (India) Limited, A Wing, 25<sup>th</sup> Floor, Marathon Futrex, Mafatali Mill Compounds, N M Joshi Marg, Lower Parel (East), Mumbai - 400013 or send an email to helpdesk.evoting@cslindia.com or call toll free no. 1800 21 09911.

By order of the Board of Directors  
For HINDUSTAN OIL EXPLORATION COMPANY LIMITED  
Sd/-  
G. Josephin Daisy  
Date : August 22, 2025

**बैंक ऑफ बड़ोदा**  **Bank of Baroda**

Meeranagar Branch : Shop No.1-4, Silver City, Rajpilla Road, Ankleshwar-393001 Dist. Bharuch. Tel. No. : 90990 07492, Email: meeran@bankofbaroda.com

**NOTICE TO BORROWER (UNDER SUB-SECTION (2) OF SECTION 13 OF THE SARFAESI ACT, 2002)**

**MR. SANTOSH KUMAR MAHTO**  
C 402 Shivam Residency 4<sup>th</sup> Floor Gadkholi Ta. Ankleshwar - 393001

Sub: Notice under section 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, hereinafter called "The Act" A/Cs - 49540600000444 & 49540600000678.

Dear Sir/Madam  
Re: Credit facilities with our Bank of Baroda Meeranagar Branch.

We refer to our letter no. Retail - 0000273909-LMS dtd. 18.03.2020 and terms of sanction. Pursuant to the above sanction you have availed and started utilising the credit/other loan facilities after providing security for the same, as hereinafter stated. The present outstanding in various loan/credit facility accounts and the security interests created for such liability are as under:

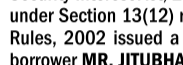
Nature & type of Facility	Limit	Rates of interest at present	O/s as on (Inclusive of interest up to 06.06.2025)	Security agreement with brief description of securities
Term Loan Facility Take Over-hsg Ln Ltd (4954060000 (0152)	Rs. 6,79, 000/-	One Year MCLR + i.e., 8.90 % at present with monthly rests	6,62,937.00 + unapplied interest + other charges	Equitable Mortgage
Reg Top Up H-Res (4954060000 00678)	Rs. 2,00, 000/-	10.15 %	1,90,813.00 + unapplied interest + other charges	Equitable Mortgage

All that pieces & parcels of immovable property N.A. land bearing survey no. 843 paiki (as per change in record amendment R.S. No- 843/1) total adm 1968.00 in which residential scheme known as SHIVAM RESIDENCY in which flat no - C402 on the 4th floor built up area adm 45.03 sq. mtrs. Undivided share of land adm 15.87 sq. mtrs. Located and situated in the vicinity of village GADKHOLI, Ta Ankleshwar Dis. - Bharuch belong to Santosh Kumar Haream Mahato Boundaries (as per agreement of sale) EAST - adj. flat No. C-402, NORTH - adj. flat No. - C 403, SOUTH - adj. survey number.

**Total Outstanding Rs. 8,53,750.00 unapplied interest + other charges**

1. As you are aware, you have committed defaults in payment of interest on above loans/outstanding and you have also defaulted in payment of instalments of term loan/demand loans which have fallen due for payment 49540600000444 & 49540600000678 on 21.11.2024 - and thereafter. 2. Consequently upon the defaults committed by you, your loan account has been classified as non-performing asset on 24.11.2024 in accordance with the Reserve Bank of India directives and guidelines. In spite of our repeated requests and demands you have not repaid the overdue loans including interest thereon. 3. Having regard to your inability to meet your liabilities in respect of the credit facilities duly secured by various securities mentioned in para 1 above, and classification of your account as a non-performing asset, we hereby give you notice under sub-section (2) of section 13 of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, and call upon you to pay in full and discharge your liabilities to the Bank aggregating Rs. - 853,750.00 (Rupees Eight Lacs Fifty three thousand seven hundred fifty only) + Unapplied interest + other charges, as stated in para 1 above, within 60 days from the date of this notice. We further give you notice that failing payment of the above amount with interest till the date of payment, we shall be free to exercise all or any of the rights under sub-section (4) of section 13 of the said Act, which please note. 4. Please note that, interest will continue to accrue at the rates specified in para 1 above for each credit facility until payment in full. 5. We invite your attention to sub-section 13 of Sec 13 of the said Act in terms of which you are barred from transferring any of the secured assets referred to in para 1 above by way of sale, lease or otherwise (other than in the ordinary course of business), without obtaining our prior written consent. We may add that non-compliance with the above provision contained in section 13(13) of the said Act, is an offence punishable under section 29 of the Act. 6. We further invite your attention to sub-section (8) of section 13 of the said Act in terms of which you may redeem the secured assets, if the amount of dues together with all costs, charges and expenses incurred by the Bank is tendered by you, at any time before the date of publication of notice for public auction/inviting quotations/tender/private treaty. Please note that after publication of the notice as above, your right to redeem the secured assets will not be available. 7. Please note that this demand notice is without prejudice to and shall not be construed as waiver of any other rights or remedies which we may have, including without limitation, the right to make further demands in respect of sums owing to us.

Date : 20.08.2025 | Place : Bharuch Chief Manager, Authorized Officer, Bank of Baroda

**बैंक ऑफ बड़ोदा**  **Bank of Baroda**

Bhalej Road Branch, Anand, Ta. & Dist. Anand

**POSSESSION NOTICE**

Whereas (Immovable property)

The undersigned being the authorized officer of the BANK OF BARODA under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002) and in exercise of powers conferred under Section 13(12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice dated 23.05.2025 calling upon the borrower MR. JITUBHAI HANSAJI MARVADI (Borrower) to repay the amount mentioned in the notice being 16,50,171.01 (Rs. Sixteen Lakhs Fifty Thousand One Hundred Seventy One and One Paise only) and interest thereon w.e.f.11.05.2025 within 60 days from the date of receipt of the said notice.

The borrower having failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has taken physical possession of the property described herein below in exercise of powers conferred on him under sub-section (4) of section 13 of Act read with rule 8 of the Security Interest (Enforcement) Rules, 2002 on this 19 th day of August of the year 2025.

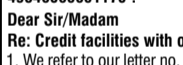
The borrower in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of Bank of Baroda, Bhalej Road Branch, Anand for an amount of Rs.16,50,171.01 (Rs. Sixteen Lakhs Fifty Thousand One Hundred Seventy One and One Paise only) and interest thereon.

The Borrower's attention is invited to provision of sub-section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets.

**Description of the Immovable Property - Mortgaged Assets:**  
Equitable Mortgage, of Land and Building - house, bearing survey number 2007/paiki, located at plot no. 27 / 1st floor, door/no, house, nearest door, adm. land sq meter, Build up area 42.9, Carpet area 38.6, which is situated at non-Agricultural Residential property situated at village Bakrol ta. & dist. anand bearing rsn0 2007/paikke ,hec 0.60.70 are i.e.6070.00 sq mt na property known as Takshashila Duplex for 97 Residential Plots paikke plot no 27 area adm 21.65 sq m & 40.92 sq m ushared road, common plot area i.e total area adm 62.57 sq mt along with constructed house property there on, near Dhola kuva, Jognimata road, Municipality, city Bakrol (part), District Anand, state/region Gujarat, country India, pin code 388315, belonging to Mr. Jitubhai Hansaji Marvadi.

**The Property is Bound by :**  
On the North : SUB PLOT NO 18  
On the South : SOCIETY ROAD  
On the East : MARGIN THAN PLOT NO 26PAIKI 26/C  
On the West : SOCIETY PLOT NO 28 PAIKI 28A (Pavankumar Pandey)

Date : 19-08-2025 - Place : Anand Chief Manager & Authorised Officer

**बैंक ऑफ बड़ोदा**  **Bank of Baroda**

Meeranagar Branch : Shop No.1-4, Silver City, Rajpilla Road, Ankleshwar-393001 Dist. Bharuch. Tel. No. : 90990 07492, Email: meeran@bankofbaroda.com

**NOTICE TO BORROWER (UNDER SUB-SECTION (2) OF SECTION 13 OF THE SARFAESI ACT, 2002)**

**MR. FIROJ ANSARI (Borrower)**  
Mrs. Bilkishna firoz Ansari  
Plot A 218, Mangaldeep Society Sarangpur, Ankleshwar - 393001

Sub: Notice under section 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, hereinafter called "The Act" A/c - "Mr Firoj Ansar (Borrower)", "Account Number 4954060000152 , 4954060000177 & 49540600001176".

Dear Sir/Madam  
Re: Credit facilities with our Meeranagar Branch, Ankleshwar, Bharuch Region.

1. We refer to our letter no. BOB/ADV/06-152 dtd. 13-12-2017, BOB/ADV/06-177 dtd. 13-12-2017 & DILPLW16621890 dtd 15.02.2023 conveying sanction of credit facilities and the terms of sanction. Pursuant to the above sanction, you have availed and started utilizing the credit facilities after providing security for the same, as hereinafter stated. The present outstanding in loan/credit facility account and the security interests created for such liability are as under:

Nature & type of Facility	Limit	Rates of Interest (as per last sanction)	O/s (Contractual Dues) as on 04.02.2025 (including unapplied and unsecured interest up to 04.02.2025)	Security agreement with brief description of securities
Term Loan Facility Take Over-hsg Ln Ltd (4954060000 (0152)	Rs. 6,79, 000/-	One Year MCLR + i.e., 8.90 % at present with monthly rests	Details of Dues: Balance Outstanding Rs. 5,80,553/- Unapplied Interest: Rs. 0.00/- Unsecured interest: Rs. 14,874.65/- Compounding Interest: Rs. 0.00/-	All that piece and parcel of N.A. open land bearing block no 192/1, 192/2/191/3, 190 paiki plot no. A218, adm. 39.59 sq.mtr. NA land in the scheme known as MANGALDEEP SOCIETY located & situated in the limit of village Sarangpur Ta. Ankleshwar Dist. Bharuch (Gujarat) Boundaries: EAST - Society Road, WEST - Plot No. A 255, NORTH - Plot No. A 219, SOUTH - Plot No. A 217.
Term Loan Facility TOP UP HSG LN AAA -RES (4954060000 (0177)	Rs. 2,00, 000/-	One Year MCLR + i.e., 9.6 % at present with monthly rests	Details of Dues: Balance Outstanding Rs. 1,68,193.00 Unapplied Interest	

